

**REMARKS**

This is in response to the Advisory Action dated June 29, 2005, and the references cited therewith.

Claims 1, 19, and 27 are amended; as a result, claims 1-39 are now pending in this application.

Applicants assert that the amended claims now clearly distinguish over Cook, in that the payment facilitator directly contacts a financial institution of the buyer and debits an account at that financial institution. This is not taught or suggested in Cook, where the database 50 is used as a means for acquiring account information and the account information is separately processed by individual interfaces associated with each financial institution. In other words, the authorization system 18 in Cook is not capable of directly contacting and directly interfacing with financial institutions of a buyer for purposes of directly debiting accounts of the buyer. Therefore, Applicants respectfully request that the rejections be withdrawn and the claims allowed.

CONCLUSION

Applicants respectfully submit that the claims are in condition for allowance, and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicants' attorney at (513) 942-0224 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,


JASON MAY ET AL.

By their Representatives,

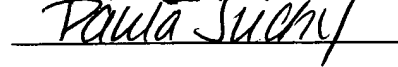
SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
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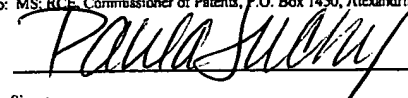
Date 7-06-05

By

  
Joseph P. Mehrle  
Reg. No. 45,535

**CERTIFICATE UNDER 37 CFR 1.8:** The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS:RCE, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 6 day of July, 2005.

  
Name

  
Signature